Introduction to the Choosers Letter

What Is the Purpose of This Letter?

This letter lets people know that their plan's premium will be above the regional low-income premium subsidy amount in 2009, and that they will have to pay a portion of their plan's premium each month out-of-pocket unless they join a new plan by December 31, 2008.

The letter is printed on both sides of tan paper. The front page is the letter. On the back of the letter is a list of plans for each region that have premiums at or below the low-income premium subsidy amount.

Who Gets This Letter?

Medicare will mail this letter to people who qualify for the full premium subsidy and who chose to join a Medicare Drug Plan that was "free" (no premium liability) when they first joined, but whose premium will be above the regional low-income premium subsidy amount in 2009. These people are not subject to re-assignment by Medicare because they chose to join a plan on their own or switched to a different Medicare Prescription Drug Plan than the one Medicare enrolled them in.

When Do People Get This Letter?

The letter will be mailed by early November.

What Should People Do Next?

People with Medicare should consider their options carefully. If they don't join a new plan by December 31, 2008, they will face a premium liability. People who want more information about Medicare prescription drug coverage can do the following:

- Visit www.medicare.gov and get personalized drug plan information. If they don't
 have computers, their local libraries or senior centers may be able to help them look
 at this information.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- Call their State Health Insurance Assistance Program (SHIP) for free personalized health insurance counseling. See the "Medicare & You" handbook or call 1-800-MEDICARE for the telephone number for their state.

People can reference CMS Publication No. 11267 when calling Medicare or their SHIP with questions about this letter.



7500 Security Boulevard Baltimore, MD 21244-1850

<BENEFICIARY FULL NAME> <ADDRESS> <CITY STATE ZIP> HICN <1234> November 2008

Important Information from Medicare About Drug Plan Cost Changes

This letter is to let you know that <Organization Marketing Name>'s <plan name> premium is increasing in 2009 and will no longer be fully covered by the extra help from Medicare. If you choose to stay in <plan name>, you will have to pay <amount> each month toward the premium cost starting January 1, 2009.

Here are your options:

- 1. You may be able to join a different plan offered by <Org Marketing Name> for 2009 and pay no monthly premium as long as you qualify for extra help. Call <plan phone number> to see if <Org Marketing Name> offers such a plan, or see the list of plans included with this letter for plans that may be offered by <Org Marketing Name>.
- 2. You can stay in your current plan for 2009 and pay <amount> per month. You don't have to do anything to choose this option. Your plan will contact you about your payments.
- 3. You can switch to a different Medicare drug plan in your area. Please see the list of plans included with this letter. These plans are available for no monthly premium in 2009 for people who qualify for extra help.

What to do next

If you do nothing, you will stay in your current plan for 2009 and pay <amount> each month toward the premium cost.

You may want to compare the costs, coverage, and customer service ratings of other Medicare drug plans in your area before you make your decision. Call the plans you are interested in and see if they cover the prescriptions you take and what pharmacies you can use. You can compare all plans available for 2009 at www.medicare.gov. You can also get personalized help at your county office on aging, from your local State Health Insurance Assistance Program, or by calling 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

NOTE: If you get assistance from your State Pharmacy Assistance Program (SPAP), contact the SPAP to discuss your decision.

Para obtener información en español, llame GRATIS al 1-800-MEDICARE (1-800-633-4227). Los usuarios con teléfono de texto (TTY) deben llamar al 1-877-486-2048.

Region 1: Maine and New Hampshire

Below is a list of Medicare drug plans for which you will pay no premium in 2009. You should join one of these plans by December 31, 2008, if you don't want to stay in your current plan. If you decide to switch plans, sign up with the new plan early in the month. This gives the plan time to mail your membership card, acknowledgement letter, and welcome package.

For each plan listed, you will find the name of the organization offering the plan, the plan name, and telephone number. Compare the plans and join one that works for you. If you call the plans to compare them, you should find out which plans cover the prescriptions you take, how much your prescriptions will cost, and what pharmacies you can use to fill prescriptions.

Organization	Plan Name	Phone Number
First Health Part D	First Health Part D-Premier	800-588-3322
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan - Reg 1	800-331-6293
SilverScript Insurance Company	SilverScript Value	866-552-6106
UnitedHealthcare	AARP MedicareRx Saver	800-745-0922
WellCare	WellCare Classic	888-423-5252

Region 2: Connecticut, Massachusetts, Rhode Island and Vermont

Below is a list of Medicare drug plans for which you will pay no premium in 2009. You should join one of these plans by December 31, 2008, if you don't want to stay in your current plan. If you decide to switch plans, sign up with the new plan early in the month. This gives the plan time to mail your membership card, acknowledgement letter, and welcome package.

For each plan listed, you will find the name of the organization offering the plan, the plan name, and telephone number. Compare the plans and join one that works for you. If you call the plans to compare them, you should find out which plans cover the prescriptions you take, how much your prescriptions will cost, and what pharmacies you can use to fill prescriptions.

Organization	Plan Name	Phone Number
Bravo Health	BravoRx	800-723-9209
CIGNA Medicare Rx	CIGNA Medicare Rx Plan One	800-735-1459
EnvisionRx Plus	EnvisionRxPlus Silver	866-250-2005
First Health Part D	First Health Part D-Premier	800-588-3322
Health Net	Health Net Orange Option 1	800-606-3604
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan - Reg 2	800-331-6293
Medco Medicare Prescription Plan	Medco Medicare Prescription Plan - Value	800-758-3605
Pennsylvania Life Insurance Company	PrescribaRx Bronze	800-807-9990
RxAmerica	Advantage Star Plan by RxAmerica	800-429-6686
SilverScript Insurance Company	SilverScript Value	866-552-6106
UniCare	MedicareRx Rewards Standard	866-892-5334
UnitedHealthcare	AARP MedicareRx Saver	800-745-0922

Region 3: New York

Below is a list of Medicare drug plans for which you will pay no premium in 2009. You should join one of these plans by December 31, 2008, if you don't want to stay in your current plan. If you decide to switch plans, sign up with the new plan early in the month. This gives the plan time to mail your membership card, acknowledgement letter, and welcome package.

For each plan listed, you will find the name of the organization offering the plan, the plan name, and telephone number. Compare the plans and join one that works for you. If you call the plans to compare them, you should find out which plans cover the prescriptions you take, how much your prescriptions will cost, and what pharmacies you can use to fill prescriptions.

Organization	Plan Name	Phone Number
American Progressive Life and Health Ins Co NY	PrescribaRx Bronze	800-807-9990
Bravo Health	BravoRx	800-723-9209
CIGNA Medicare Rx	CIGNA Medicare Rx Plan One	800-735-1459
GHI Medicare Prescription Drug Plan	GHI Medicare Prescription Drug Plan	800-325-9792
HIP Insurance Company of New York	HIP Part D New York	866-447-6979
Medco Medicare Prescription Plan	Medco Medicare Prescription Plan - Value	800-758-3605
RxAmerica	Advantage Star Plan by RxAmerica	800-429-6686
SilverScript Insurance Company	SilverScript Value	866-552-6106
UniCare	MedicareRx Rewards Standard	866-892-5334

Region 4: New Jersey

Below is a list of Medicare drug plans for which you will pay no premium in 2009. You should join one of these plans by December 31, 2008, if you don't want to stay in your current plan. If you decide to switch plans, sign up with the new plan early in the month. This gives the plan time to mail your membership card, acknowledgement letter, and welcome package.

For each plan listed, you will find the name of the organization offering the plan, the plan name, and telephone number. Compare the plans and join one that works for you. If you call the plans to compare them, you should find out which plans cover the prescriptions you take, how much your prescriptions will cost, and what pharmacies you can use to fill prescriptions.

Organization	Plan Name	Phone Number
First Health Part D	First Health Part D-Premier	800-588-3322
Fox Insurance Company	Fox Value Plan	888-369-7979
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan - Reg 4	800-331-6293
Medco Medicare Prescription Plan	Medco Medicare Prescription Plan - Value	800-758-3605
RxAmerica	Advantage Star Plan by RxAmerica	800-429-6686
SilverScript Insurance Company	SilverScript Value	866-552-6106
UnitedHealthcare	AARP MedicareRx Saver	800-745-0922

Region 5: Delaware, District of Columbia and Maryland

Below is a list of Medicare drug plans for which you will pay no premium in 2009. You should join one of these plans by December 31, 2008, if you don't want to stay in your current plan. If you decide to switch plans, sign up with the new plan early in the month. This gives the plan time to mail your membership card, acknowledgement letter, and welcome package.

For each plan listed, you will find the name of the organization offering the plan, the plan name, and telephone number. Compare the plans and join one that works for you. If you call the plans to compare them, you should find out which plans cover the prescriptions you take, how much your prescriptions will cost, and what pharmacies you can use to fill prescriptions.

Organization	Plan Name	Phone Number
EnvisionRx Plus	EnvisionRxPlus Silver	866-250-2005
First Health Part D	First Health Part D-Premier	800-588-3322
Health Net	Health Net Orange Option 1	800-606-3604
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan - Reg 5	800-331-6293
Medco Medicare Prescription Plan	Medco Medicare Prescription Plan - Value	800-758-3605
Pennsylvania Life Insurance Company	PrescribaRx Bronze	800-807-9990
SilverScript Insurance Company	SilverScript Value	866-552-6106
UniCare	MedicareRx Rewards Standard	866-892-5334
UnitedHealthcare	AARP MedicareRx Saver	800-745-0922
Universal American	Community CCRx Basic	866-423-5040
WellCare	WellCare Classic	888-423-5252

Region 6: Pennsylvania and West Virginia

Below is a list of Medicare drug plans for which you will pay no premium in 2009. You should join one of these plans by December 31, 2008, if you don't want to stay in your current plan. If you decide to switch plans, sign up with the new plan early in the month. This gives the plan time to mail your membership card, acknowledgement letter, and welcome package.

For each plan listed, you will find the name of the organization offering the plan, the plan name, and telephone number. Compare the plans and join one that works for you. If you call the plans to compare them, you should find out which plans cover the prescriptions you take, how much your prescriptions will cost, and what pharmacies you can use to fill prescriptions.

Organization	Plan Name	Phone Number
AmeriHealth Advantage	AmeriHealth Advantage Rx Option I	866-456-1695
First Health Part D	First Health Part D-Premier	800-588-3322
Medco Medicare Prescription Plan	Medco Medicare Prescription Plan - Value	800-758-3605
Pennsylvania Life Insurance Company	PrescribaRx Bronze	800-807-9990
RxAmerica	Advantage Star Plan by RxAmerica	800-429-6686
SilverScript Insurance Company	SilverScript Value	866-552-6106
UniCare	MedicareRx Rewards Standard	866-892-5334
UnitedHealthcare	AARP MedicareRx Saver	800-745-0922
Universal American	Community CCRx Basic	866-423-5040

Region 7: Virginia

Below is a list of Medicare drug plans for which you will pay no premium in 2009. You should join one of these plans by December 31, 2008, if you don't want to stay in your current plan. If you decide to switch plans, sign up with the new plan early in the month. This gives the plan time to mail your membership card, acknowledgement letter, and welcome package.

For each plan listed, you will find the name of the organization offering the plan, the plan name, and telephone number. Compare the plans and join one that works for you. If you call the plans to compare them, you should find out which plans cover the prescriptions you take, how much your prescriptions will cost, and what pharmacies you can use to fill prescriptions.

Organization	Plan Name	Phone Number
Bravo Health	BravoRx	800-723-9209
CIGNA Medicare Rx	CIGNA Medicare Rx Plan One	800-735-1459
EnvisionRx Plus	EnvisionRxPlus Silver	866-250-2005
First Health Part D	First Health Part D-Premier	800-588-3322
Health Net	Health Net Orange Option 1	800-606-3604
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan - Reg 7	800-331-6293
Medco Medicare Prescription Plan	Medco Medicare Prescription Plan - Value	800-758-3605
Pennsylvania Life Insurance Company	PrescribaRx Bronze	800-807-9990
RxAmerica	Advantage Star Plan by RxAmerica	800-429-6686
SilverScript Insurance Company	SilverScript Value	866-552-6106
UniCare	MedicareRx Rewards Standard	866-892-5334
UnitedHealthcare	AARP MedicareRx Saver	800-745-0922
Universal American	Community CCRx Basic	866-423-5040

Region 8: North Carolina

Below is a list of Medicare drug plans for which you will pay no premium in 2009. You should join one of these plans by December 31, 2008, if you don't want to stay in your current plan. If you decide to switch plans, sign up with the new plan early in the month. This gives the plan time to mail your membership card, acknowledgement letter, and welcome package.

For each plan listed, you will find the name of the organization offering the plan, the plan name, and telephone number. Compare the plans and join one that works for you. If you call the plans to compare them, you should find out which plans cover the prescriptions you take, how much your prescriptions will cost, and what pharmacies you can use to fill prescriptions.

Organization	Plan Name	Phone Number
Bravo Health	BravoRx	800-723-9209
First Health Part D	First Health Part D-Premier	800-588-3322
Fox Insurance Company	Fox Value Plan	888-369-7979
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan - Reg 8	800-331-6293
Medco Medicare Prescription Plan	Medco Medicare Prescription Plan - Value	800-758-3605
Pennsylvania Life Insurance Company	PrescribaRx Bronze	800-807-9990
RxAmerica	Advantage Star Plan by RxAmerica	800-429-6686
SilverScript Insurance Company	SilverScript Value	866-552-6106
UniCare	MedicareRx Rewards Standard	866-892-5334
UnitedHealthcare	AARP MedicareRx Saver	800-745-0922
Universal American	Community CCRx Basic	866-423-5040

Region 9: South Carolina

Below is a list of Medicare drug plans for which you will pay no premium in 2009. You should join one of these plans by December 31, 2008, if you don't want to stay in your current plan. If you decide to switch plans, sign up with the new plan early in the month. This gives the plan time to mail your membership card, acknowledgement letter, and welcome package.

For each plan listed, you will find the name of the organization offering the plan, the plan name, and telephone number. Compare the plans and join one that works for you. If you call the plans to compare them, you should find out which plans cover the prescriptions you take, how much your prescriptions will cost, and what pharmacies you can use to fill prescriptions.

Organization	Plan Name	Phone Number
Aetna Medicare	Aetna Medicare Rx Essentials	800-455-1560
Bravo Health	BravoRx	800-723-9209
CIGNA Medicare Rx	CIGNA Medicare Rx Plan One	800-735-1459
EnvisionRx Plus	EnvisionRxPlus Silver	866-250-2005
First Health Part D	First Health Part D-Premier	800-588-3322
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan - Reg 9	800-331-6293
Medco Medicare Prescription Plan	Medco Medicare Prescription Plan - Value	800-758-3605
Pennsylvania Life Insurance Company	PrescribaRx Bronze	800-807-9990
RxAmerica	Advantage Star Plan by RxAmerica	800-429-6686
SilverScript Insurance Company	SilverScript Value	866-552-6106
UniCare	MedicareRx Rewards Standard	866-892-5334
UnitedHealthcare	AARP MedicareRx Saver	800-745-0922
Universal American	Community CCRx Basic	866-423-5040
WellCare	WellCare Classic	888-423-5252
Windsor Rx	Windsor Rx	800-811-8482

Region 10: Georgia

Below is a list of Medicare drug plans for which you will pay no premium in 2009. You should join one of these plans by December 31, 2008, if you don't want to stay in your current plan. If you decide to switch plans, sign up with the new plan early in the month. This gives the plan time to mail your membership card, acknowledgement letter, and welcome package.

For each plan listed, you will find the name of the organization offering the plan, the plan name, and telephone number. Compare the plans and join one that works for you. If you call the plans to compare them, you should find out which plans cover the prescriptions you take, how much your prescriptions will cost, and what pharmacies you can use to fill prescriptions.

Organization	Plan Name	Phone Number
Aetna Medicare	Aetna Medicare Rx Essentials	800-455-1560
Bravo Health	BravoRx	800-723-9209
First Health Part D	First Health Part D-Premier	800-588-3322
Medco Medicare Prescription Plan	Medco Medicare Prescription Plan - Value	800-758-3605
Pennsylvania Life Insurance Company	PrescribaRx Bronze	800-807-9990
RxAmerica	Advantage Star Plan by RxAmerica	800-429-6686
SilverScript Insurance Company	SilverScript Value	866-552-6106
UniCare	MedicareRx Rewards Standard	866-892-5334
UnitedHealthcare	AARP MedicareRx Saver	800-745-0922
Universal American	Community CCRx Basic	866-423-5040
WellCare	WellCare Classic	888-423-5252

Region 11: Florida

Below is a list of Medicare drug plans for which you will pay no premium in 2009. You should join one of these plans by December 31, 2008, if you don't want to stay in your current plan. If you decide to switch plans, sign up with the new plan early in the month. This gives the plan time to mail your membership card, acknowledgement letter, and welcome package.

For each plan listed, you will find the name of the organization offering the plan, the plan name, and telephone number. Compare the plans and join one that works for you. If you call the plans to compare them, you should find out which plans cover the prescriptions you take, how much your prescriptions will cost, and what pharmacies you can use to fill prescriptions.

Organization	Plan Name	Phone Number
CITRUS HEALTH CARE	Citrus Part D FL.	866-769-1157
Fox Insurance Company	Fox Value Plan	888-369-7979
Pennsylvania Life Insurance Company	PrescribaRx Bronze	800-807-9990
RxAmerica	Advantage Star Plan by RxAmerica	800-429-6686
UniCare	MedicareRx Rewards Standard	866-892-5334

Region 12: Alabama and Tennessee

Below is a list of Medicare drug plans for which you will pay no premium in 2009. You should join one of these plans by December 31, 2008, if you don't want to stay in your current plan. If you decide to switch plans, sign up with the new plan early in the month. This gives the plan time to mail your membership card, acknowledgement letter, and welcome package.

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Organization	Plan Name	Phone Number
CIGNA Medicare Rx	CIGNA Medicare Rx Plan One	800-735-1459
First Health Part D	First Health Part D-Premier	800-588-3322
Health Net	Health Net Orange Option 1	800-606-3604
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan - Reg12	800-331-6293
Medco Medicare Prescription Plan	Medco Medicare Prescription Plan - Value	800-758-3605
Pennsylvania Life Insurance Company	PrescribaRx Bronze	800-807-9990
RxAmerica	Advantage Star Plan by RxAmerica	800-429-6686
SilverScript Insurance Company	SilverScript Value	866-552-6106
UniCare	MedicareRx Rewards Standard	866-892-5334
UnitedHealthcare	AARP MedicareRx Saver	800-745-0922
Universal American	Community CCRx Basic	866-423-5040
Windsor Rx	Windsor Rx	800-811-8482

Region 13: Michigan

Below is a list of Medicare drug plans for which you will pay no premium in 2009. You should join one of these plans by December 31, 2008, if you don't want to stay in your current plan. If you decide to switch plans, sign up with the new plan early in the month. This gives the plan time to mail your membership card, acknowledgement letter, and welcome package.

For each plan listed, you will find the name of the organization offering the plan, the plan name, and telephone number. Compare the plans and join one that works for you. If you call the plans to compare them, you should find out which plans cover the prescriptions you take, how much your prescriptions will cost, and what pharmacies you can use to fill prescriptions.

Organization	Plan Name	Phone Number
Aetna Medicare	Aetna Medicare Rx Essentials	800-455-1560
Bravo Health	BravoRx	800-723-9209
First Health Part D	First Health Part D-Premier	800-588-3322
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan- Reg 13	800-331-6293
Pennsylvania Life Insurance Company	PrescribaRx Bronze	800-807-9990
RxAmerica	Advantage Star Plan by RxAmerica	800-429-6686
SilverScript Insurance Company	SilverScript Value	866-552-6106
UniCare	MedicareRx Rewards Standard	866-892-5334
UnitedHealthcare	AARP MedicareRx Saver	800-745-0922
Universal American	Community CCRx Basic	866-423-5040
WellCare	WellCare Classic	888-423-5252

Region 14: Ohio

Below is a list of Medicare drug plans for which you will pay no premium in 2009. You should join one of these plans by December 31, 2008, if you don't want to stay in your current plan. If you decide to switch plans, sign up with the new plan early in the month. This gives the plan time to mail your membership card, acknowledgement letter, and welcome package.

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Organization	Plan Name	Phone Number
First Health Part D	First Health Part D-Premier	800-588-3322
Pennsylvania Life Insurance Company	PrescribaRx Bronze	800-807-9990
SilverScript Insurance Company	SilverScript Value	866-552-6106
UniCare	MedicareRx Rewards Standard	866-892-5334
UnitedHealthcare	AARP MedicareRx Saver	800-745-0922
Universal American	Community CCRx Basic	866-423-5040

Region 15: Indiana and Kentucky

Below is a list of Medicare drug plans for which you will pay no premium in 2009. You should join one of these plans by December 31, 2008, if you don't want to stay in your current plan. If you decide to switch plans, sign up with the new plan early in the month. This gives the plan time to mail your membership card, acknowledgement letter, and welcome package.

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Organization	Plan Name	Phone Number
Aetna Medicare	Aetna Medicare Rx Essentials	800-455-1560
Bravo Health	BravoRx	800-723-9209
CIGNA Medicare Rx	CIGNA Medicare Rx Plan One	800-735-1459
First Health Part D	First Health Part D-Premier	800-588-3322
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan- Reg 15	800-331-6293
Medco Medicare Prescription Plan	Medco Medicare Prescription Plan - Value	800-758-3605
Pennsylvania Life Insurance Company	PrescribaRx Bronze	800-807-9990
RxAmerica	Advantage Star Plan by RxAmerica	800-429-6686
SilverScript Insurance Company	SilverScript Value	866-552-6106
UniCare	MedicareRx Rewards Standard	866-892-5334
UnitedHealthcare	AARP MedicareRx Saver	800-745-0922
Universal American	Community CCRx Basic	866-423-5040

Region 16: Wisconsin

Below is a list of Medicare drug plans for which you will pay no premium in 2009. You should join one of these plans by December 31, 2008, if you don't want to stay in your current plan. If you decide to switch plans, sign up with the new plan early in the month. This gives the plan time to mail your membership card, acknowledgement letter, and welcome package.

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Organization	Plan Name	Phone Number
Aetna Medicare	Aetna Medicare Rx Essentials	800-455-1560
Blue MedicareRx	Blue MedicareRx Value	800-216-5572
Bravo Health	BravoRx	800-723-9209
CIGNA Medicare Rx	CIGNA Medicare Rx Plan One	800-735-1459
EnvisionRx Plus	EnvisionRxPlus Silver	866-250-2005
First Health Part D	First Health Part D-Premier	800-588-3322
Health Net	Health Net Orange Option 1	800-606-3604
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan- Reg 16	800-331-6293
Medco Medicare Prescription Plan	Medco Medicare Prescription Plan - Value	800-758-3605
Pennsylvania Life Insurance Company	PrescribaRx Bronze	800-807-9990
RxAmerica	Advantage Star Plan by RxAmerica	800-429-6686
SilverScript Insurance Company	SilverScript Value	866-552-6106
UniCare	MedicareRx Rewards Standard	866-892-5334
UnitedHealthcare	AARP MedicareRx Saver	800-745-0922
Universal American	Community CCRx Basic	866-423-5040
WellCare	WellCare Classic	888-423-5252

Region 17: Illinois

Below is a list of Medicare drug plans for which you will pay no premium in 2009. You should join one of these plans by December 31, 2008, if you don't want to stay in your current plan. If you decide to switch plans, sign up with the new plan early in the month. This gives the plan time to mail your membership card, acknowledgement letter, and welcome package.

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Organization	Plan Name	Phone Number
Bravo Health	BravoRx	800-723-9209
CIGNA Medicare Rx	CIGNA Medicare Rx Plan One	800-735-1459
First Health Part D	First Health Part D-Premier	800-588-3322
Health Net	Health Net Orange Option 1	800-606-3604
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan- Reg 17	800-331-6293
Medco Medicare Prescription Plan	Medco Medicare Prescription Plan - Value	800-758-3605
Pennsylvania Life Insurance Company	PrescribaRx Bronze	800-807-9990
RxAmerica	Advantage Star Plan by RxAmerica	800-429-6686
SilverScript Insurance Company	SilverScript Value	866-552-6106
UniCare	MedicareRx Rewards Standard	866-892-5334
UnitedHealthcare	AARP MedicareRx Saver	800-745-0922
Universal American	Community CCRx Basic	866-423-5040

Region 18: Missouri

Below is a list of Medicare drug plans for which you will pay no premium in 2009. You should join one of these plans by December 31, 2008, if you don't want to stay in your current plan. If you decide to switch plans, sign up with the new plan early in the month. This gives the plan time to mail your membership card, acknowledgement letter, and welcome package.

For each plan listed, you will find the name of the organization offering the plan, the plan name, and telephone number. Compare the plans and join one that works for you. If you call the plans to compare them, you should find out which plans cover the prescriptions you take, how much your prescriptions will cost, and what pharmacies you can use to fill prescriptions.

Organization	Plan Name	Phone Number
Aetna Medicare	Aetna Medicare Rx Essentials	800-455-1560
First Health Part D	First Health Part D-Premier	800-588-3322
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan- Reg 18	800-331-6293
Medco Medicare Prescription Plan	Medco Medicare Prescription Plan - Value	800-758-3605
UniCare	MedicareRx Rewards Standard	866-892-5334
Universal American	Community CCRx Basic	866-423-5040

Region 19: Arkansas

Below is a list of Medicare drug plans for which you will pay no premium in 2009. You should join one of these plans by December 31, 2008, if you don't want to stay in your current plan. If you decide to switch plans, sign up with the new plan early in the month. This gives the plan time to mail your membership card, acknowledgement letter, and welcome package.

For each plan listed, you will find the name of the organization offering the plan, the plan name, and telephone number. Compare the plans and join one that works for you. If you call the plans to compare them, you should find out which plans cover the prescriptions you take, how much your prescriptions will cost, and what pharmacies you can use to fill prescriptions.

Organization	Plan Name	Phone Number
Aetna Medicare	Aetna Medicare Rx Essentials	800-455-1560
Arkansas Blue Cross - Medi-Pak Rx	AR Blue Cross - Medi-Pak Rx Basic	800-634-6314
First Health Part D	First Health Part D-Premier	800-588-3322
Fox Insurance Company	Fox Value Plan	888-369-7979
Medco Medicare Prescription Plan	Medco Medicare Prescription Plan - Value	800-758-3605
Pennsylvania Life Insurance Company	PrescribaRx Bronze	800-807-9990
RxAmerica	Advantage Star Plan by RxAmerica	800-429-6686
SilverScript Insurance Company	SilverScript Value	866-552-6106
UniCare	MedicareRx Rewards Standard	866-892-5334
United American Insurance Company	UA Medicare Part D Rx Covg - Silver Plan	866-299-3406
Universal American	Community CCRx Basic	866-423-5040
WellCare	WellCare Classic	888-423-5252

Region 20: Mississippi

Below is a list of Medicare drug plans for which you will pay no premium in 2009. You should join one of these plans by December 31, 2008, if you don't want to stay in your current plan. If you decide to switch plans, sign up with the new plan early in the month. This gives the plan time to mail your membership card, acknowledgement letter, and welcome package.

For each plan listed, you will find the name of the organization offering the plan, the plan name, and telephone number. Compare the plans and join one that works for you. If you call the plans to compare them, you should find out which plans cover the prescriptions you take, how much your prescriptions will cost, and what pharmacies you can use to fill prescriptions.

Organization	Plan Name	Phone Number
Aetna Medicare	Aetna Medicare Rx Essentials	800-455-1560
Bravo Health	BravoRx	800-723-9209
CIGNA Medicare Rx	CIGNA Medicare Rx Plan One	800-735-1459
First Health Part D	First Health Part D-Premier	800-588-3322
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan- Reg 20	800-331-6293
Medco Medicare Prescription Plan	Medco Medicare Prescription Plan - Value	800-758-3605
Pennsylvania Life Insurance Company	PrescribaRx Bronze	800-807-9990
RxAmerica	Advantage Star Plan by RxAmerica	800-429-6686
SilverScript Insurance Company	SilverScript Value	866-552-6106
UniCare	MedicareRx Rewards Standard	866-892-5334
UnitedHealthcare	AARP MedicareRx Saver	800-745-0922
Universal American	Community CCRx Basic	866-423-5040
Windsor Rx	Windsor Rx	800-811-8482

Region 21: Louisiana

Below is a list of Medicare drug plans for which you will pay no premium in 2009. You should join one of these plans by December 31, 2008, if you don't want to stay in your current plan. If you decide to switch plans, sign up with the new plan early in the month. This gives the plan time to mail your membership card, acknowledgement letter, and welcome package.

For each plan listed, you will find the name of the organization offering the plan, the plan name, and telephone number. Compare the plans and join one that works for you. If you call the plans to compare them, you should find out which plans cover the prescriptions you take, how much your prescriptions will cost, and what pharmacies you can use to fill prescriptions.

Organization	Plan Name	Phone Number
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan- Reg 21	800-331-6293
Medco Medicare Prescription Plan	Medco Medicare Prescription Plan - Value	800-758-3605
Pennsylvania Life Insurance Company	PrescribaRx Bronze	800-807-9990
RxAmerica	Advantage Star Plan by RxAmerica	800-429-6686
SilverScript Insurance Company	SilverScript Value	866-552-6106
UniCare	MedicareRx Rewards Standard	866-892-5334
Universal American	Community CCRx Basic	866-423-5040

Region 22: Texas

Below is a list of Medicare drug plans for which you will pay no premium in 2009. You should join one of these plans by December 31, 2008, if you don't want to stay in your current plan. If you decide to switch plans, sign up with the new plan early in the month. This gives the plan time to mail your membership card, acknowledgement letter, and welcome package.

For each plan listed, you will find the name of the organization offering the plan, the plan name, and telephone number. Compare the plans and join one that works for you. If you call the plans to compare them, you should find out which plans cover the prescriptions you take, how much your prescriptions will cost, and what pharmacies you can use to fill prescriptions.

Organization	Plan Name	Phone Number
Aetna Medicare	Aetna Medicare Rx Essentials	800-455-1560
Bravo Health	BravoRx	800-723-9209
EnvisionRx Plus	EnvisionRxPlus Silver	866-250-2005
First Health Part D	First Health Part D-Premier	800-588-3322
Health Net	Health Net Orange Option 1	800-606-3604
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan- Reg 22	800-331-6293
Pennsylvania Life Insurance Company	PrescribaRx Bronze	800-807-9990
RxAmerica	Advantage Star Plan by RxAmerica	800-429-6686
Sierra Health and Life Insurance Company, Inc.	SierraRx	866-819-3449
SilverScript Insurance Company	SilverScript Value	866-552-6106
UniCare	MedicareRx Rewards Standard	866-892-5334
UnitedHealthcare	AARP MedicareRx Saver	800-745-0922
Universal American	Community CCRx Basic	866-423-5040
WellCare	WellCare Classic	888-423-5252

Region 23: Oklahoma

Below is a list of Medicare drug plans for which you will pay no premium in 2009. You should join one of these plans by December 31, 2008, if you don't want to stay in your current plan. If you decide to switch plans, sign up with the new plan early in the month. This gives the plan time to mail your membership card, acknowledgement letter, and welcome package.

For each plan listed, you will find the name of the organization offering the plan, the plan name, and telephone number. Compare the plans and join one that works for you. If you call the plans to compare them, you should find out which plans cover the prescriptions you take, how much your prescriptions will cost, and what pharmacies you can use to fill prescriptions.

Organization	Plan Name	Phone Number
First Health Part D	First Health Part D-Premier	800-588-3322
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan- Reg 23	800-331-6293
Medco Medicare Prescription Plan	Medco Medicare Prescription Plan - Value	800-758-3605
Pennsylvania Life Insurance Company	PrescribaRx Bronze	800-807-9990
RxAmerica	Advantage Star Plan by RxAmerica	800-429-6686
SilverScript Insurance Company	SilverScript Value	866-552-6106
UniCare	MedicareRx Rewards Standard	866-892-5334
Universal American	Community CCRx Basic	866-423-5040

Region 24: Kansas

Below is a list of Medicare drug plans for which you will pay no premium in 2009. You should join one of these plans by December 31, 2008, if you don't want to stay in your current plan. If you decide to switch plans, sign up with the new plan early in the month. This gives the plan time to mail your membership card, acknowledgement letter, and welcome package.

For each plan listed, you will find the name of the organization offering the plan, the plan name, and telephone number. Compare the plans and join one that works for you. If you call the plans to compare them, you should find out which plans cover the prescriptions you take, how much your prescriptions will cost, and what pharmacies you can use to fill prescriptions.

Organization	Plan Name	Phone Number
Aetna Medicare	Aetna Medicare Rx Essentials	800-455-1560
First Health Part D	First Health Part D-Premier	800-588-3322
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan- Reg 24	800-331-6293
Medco Medicare Prescription Plan	Medco Medicare Prescription Plan - Value	800-758-3605
Pennsylvania Life Insurance Company	PrescribaRx Bronze	800-807-9990
RxAmerica	Advantage Star Plan by RxAmerica	800-429-6686
SilverScript Insurance Company	SilverScript Value	866-552-6106
UniCare	MedicareRx Rewards Standard	866-892-5334
UnitedHealthcare	AARP MedicareRx Saver	800-745-0922
Universal American	Community CCRx Basic	866-423-5040

Region 25: Iowa, Minnesota, Montana, Nebraska, North Dakota, South Dakota and Wyoming

Below is a list of Medicare drug plans for which you will pay no premium in 2009. You should join one of these plans by December 31, 2008, if you don't want to stay in your current plan. If you decide to switch plans, sign up with the new plan early in the month. This gives the plan time to mail your membership card, acknowledgement letter, and welcome package.

For each plan listed, you will find the name of the organization offering the plan, the plan name, and telephone number. Compare the plans and join one that works for you. If you call the plans to compare them, you should find out which plans cover the prescriptions you take, how much your prescriptions will cost, and what pharmacies you can use to fill prescriptions.

Organization	Plan Name	Phone Number
Aetna Medicare	Aetna Medicare Rx Essentials	800-455-1560
First Health Part D	First Health Part D-Premier	800-588-3322
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan- Reg 25	800-331-6293
MedicareBlue Rx	MedicareBlue Rx Option 1	866-434-2037
Pennsylvania Life Insurance Company	PrescribaRx Bronze	800-807-9990
SilverScript Insurance Company	SilverScript Value	866-552-6106
UniCare	MedicareRx Rewards Standard	866-892-5334
UnitedHealthcare	AARP MedicareRx Saver	800-745-0922
Universal American	Community CCRx Basic	866-423-5040

Region 26: New Mexico

Below is a list of Medicare drug plans for which you will pay no premium in 2009. You should join one of these plans by December 31, 2008, if you don't want to stay in your current plan. If you decide to switch plans, sign up with the new plan early in the month. This gives the plan time to mail your membership card, acknowledgement letter, and welcome package.

For each plan listed, you will find the name of the organization offering the plan, the plan name, and telephone number. Compare the plans and join one that works for you. If you call the plans to compare them, you should find out which plans cover the prescriptions you take, how much your prescriptions will cost, and what pharmacies you can use to fill prescriptions.

Organization	Plan Name	Phone Number
HISC - Blue Cross Blue Shield of IL, TX, and NM	Blue MedicareRx - Value	888-285-2254
Pennsylvania Life Insurance Company	PrescribaRx Bronze	800-807-9990
RxAmerica	Advantage Star Plan by RxAmerica	800-429-6686
SilverScript Insurance Company	SilverScript Value	866-552-6106
UniCare	MedicareRx Rewards Standard	866-892-5334
Universal American	Community CCRx Basic	866-423-5040
WellCare	WellCare Classic	888-423-5252

Region 27: Colorado

Below is a list of Medicare drug plans for which you will pay no premium in 2009. You should join one of these plans by December 31, 2008, if you don't want to stay in your current plan. If you decide to switch plans, sign up with the new plan early in the month. This gives the plan time to mail your membership card, acknowledgement letter, and welcome package.

For each plan listed, you will find the name of the organization offering the plan, the plan name, and telephone number. Compare the plans and join one that works for you. If you call the plans to compare them, you should find out which plans cover the prescriptions you take, how much your prescriptions will cost, and what pharmacies you can use to fill prescriptions.

Organization	Plan Name	Phone Number
First Health Part D	First Health Part D-Premier	800-588-3322
Fox Insurance Company	Fox Value Plan	888-369-7979
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan- Reg 27	800-331-6293
Pennsylvania Life Insurance Company	PrescribaRx Bronze	800-807-9990
Sierra Health and Life Insurance Company, Inc.	SierraRx	866-819-3449
SilverScript Insurance Company	SilverScript Value	866-552-6106
UniCare	MedicareRx Rewards Standard	866-892-5334
WellCare	WellCare Classic	888-423-5252

Region 28: Arizona

Below is a list of Medicare drug plans for which you will pay no premium in 2009. You should join one of these plans by December 31, 2008, if you don't want to stay in your current plan. If you decide to switch plans, sign up with the new plan early in the month. This gives the plan time to mail your membership card, acknowledgement letter, and welcome package.

For each plan listed, you will find the name of the organization offering the plan, the plan name, and telephone number. Compare the plans and join one that works for you. If you call the plans to compare them, you should find out which plans cover the prescriptions you take, how much your prescriptions will cost, and what pharmacies you can use to fill prescriptions.

Organization	Plan Name	Phone Number
Health Net	Health Net Orange Option 1	800-606-3604
Sierra Health and Life Insurance Company, Inc.	SierraRx Basic	866-819-3449

Region 29: Nevada

The Medicare drug plan listed below is the only plan for which you will pay \$0 premium in 2009.

Organization	Plan Name	Phone Number
First Health Part D	First Health Part D-Premier	800-588-3322

There are other Medicare drug plans available in your area in addition to the plan listed above. If you join a different Medicare drug plan than the one listed above, you will have to pay a portion of the monthly premium (usually a small amount). You will need to call the Medicare drug plan you want to join or 1-800-MEDICARE (1-800-633-4227) to find out the amount you will pay as your monthly premium. TTY users should call 1-877-486-2048

You may want to compare the plan listed above to other plans available in your area. You should find out which plans cover the prescriptions you take, how much your prescriptions will cost, and what pharmacies you can use to fill prescriptions.

If you choose to join a different plan, you should join by December 31, 2008. Joining early in the month gives the plan time to mail your membership card, acknowledgement letter, and welcome package.

Region 30: Oregon and Washington

Below is a list of Medicare drug plans for which you will pay no premium in 2009. You should join one of these plans by December 31, 2008, if you don't want to stay in your current plan. If you decide to switch plans, sign up with the new plan early in the month. This gives the plan time to mail your membership card, acknowledgement letter, and welcome package.

For each plan listed, you will find the name of the organization offering the plan, the plan name, and telephone number. Compare the plans and join one that works for you. If you call the plans to compare them, you should find out which plans cover the prescriptions you take, how much your prescriptions will cost, and what pharmacies you can use to fill prescriptions.

Organization	Plan Name	Phone Number
First Health Part D	First Health Part D-Premier	800-588-3322
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan- Reg 30	800-331-6293
Medco Medicare Prescription Plan	Medco Medicare Prescription Plan - Value	800-758-3605
Pennsylvania Life Insurance Company	PrescribaRx Bronze	800-807-9990
SilverScript Insurance Company	SilverScript Value	866-552-6106
UnitedHealthcare	AARP MedicareRx Saver	800-745-0922
Universal American	Community CCRx Basic	866-423-5040

Region 31: Idaho and Utah

Below is a list of Medicare drug plans for which you will pay no premium in 2009. You should join one of these plans by December 31, 2008, if you don't want to stay in your current plan. If you decide to switch plans, sign up with the new plan early in the month. This gives the plan time to mail your membership card, acknowledgement letter, and welcome package.

For each plan listed, you will find the name of the organization offering the plan, the plan name, and telephone number. Compare the plans and join one that works for you. If you call the plans to compare them, you should find out which plans cover the prescriptions you take, how much your prescriptions will cost, and what pharmacies you can use to fill prescriptions.

Organization	Plan Name	Phone Number
Aetna Medicare	Aetna Medicare Rx Essentials	800-455-1560
Bravo Health	BravoRx	800-723-9209
First Health Part D	First Health Part D-Premier	800-588-3322
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan- Reg 31	800-331-6293
Medco Medicare Prescription Plan	Medco Medicare Prescription Plan - Value	800-758-3605
Pennsylvania Life Insurance Company	PrescribaRx Bronze	800-807-9990
Sierra Health and Life Insurance Company, Inc.	SierraRx	866-819-3449
SilverScript Insurance Company	SilverScript Value	866-552-6106
UniCare	MedicareRx Rewards Standard	866-892-5334

Region 32: California

Below is a list of Medicare drug plans for which you will pay no premium in 2009. You should join one of these plans by December 31, 2008, if you don't want to stay in your current plan. If you decide to switch plans, sign up with the new plan early in the month. This gives the plan time to mail your membership card, acknowledgement letter, and welcome package.

For each plan listed, you will find the name of the organization offering the plan, the plan name, and telephone number. Compare the plans and join one that works for you. If you call the plans to compare them, you should find out which plans cover the prescriptions you take, how much your prescriptions will cost, and what pharmacies you can use to fill prescriptions.

Organization	Plan Name	Phone Number
Bravo Health	BravoRx	800-723-9209
First Health Part D	First Health Part D-Premier	800-588-3322
Health Net	Health Net Orange Option 1	800-606-3604
RxAmerica	Advantage Star Plan by RxAmerica	800-429-6686
UniCare	MedicareRx Rewards Standard	866-892-5334
WellCare	WellCare Classic	888-423-5252

Region 33: Hawaii

Below is a list of Medicare drug plans for which you will pay no premium in 2009. You should join one of these plans by December 31, 2008, if you don't want to stay in your current plan. If you decide to switch plans, sign up with the new plan early in the month. This gives the plan time to mail your membership card, acknowledgement letter, and welcome package.

For each plan listed, you will find the name of the organization offering the plan, the plan name, and telephone number. Compare the plans and join one that works for you. If you call the plans to compare them, you should find out which plans cover the prescriptions you take, how much your prescriptions will cost, and what pharmacies you can use to fill prescriptions.

Organization	Plan Name	Phone Number
First Health Part D	First Health Part D-Premier	800-588-3322
Fox Insurance Company	Fox Value Plan	888-369-7979
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan- Reg 33	800-331-6293
UniCare	MedicareRx Rewards Standard	866-892-5334
UnitedHealthcare	AARP MedicareRx Saver	800-745-0922

Region 34: Alaska

Below is a list of Medicare drug plans for which you will pay no premium in 2009. You should join one of these plans by December 31, 2008, if you don't want to stay in your current plan. If you decide to switch plans, sign up with the new plan early in the month. This gives the plan time to mail your membership card, acknowledgement letter, and welcome package.

For each plan listed, you will find the name of the organization offering the plan, the plan name, and telephone number. Compare the plans and join one that works for you. If you call the plans to compare them, you should find out which plans cover the prescriptions you take, how much your prescriptions will cost, and what pharmacies you can use to fill prescriptions.

Organization	Plan Name	Phone Number
First Health Part D	First Health Part D-Premier	800-588-3322
HealthSpring Prescription Drug Plan	HealthSpring Prescription Drug Plan- Reg 34	800-331-6293
Medco Medicare Prescription Plan	Medco Medicare Prescription Plan - Value	800-758-3605
SilverScript Insurance Company	SilverScript Value	866-552-6106
UniCare	MedicareRx Rewards Standard	866-892-5334
UnitedHealthcare	AARP MedicareRx Saver	800-745-0922
WellCare	WellCare Classic	888-423-5252